Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	_ Chapter இழுத்திற்ற under:   Chapter 11   Chapter 12   Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a

joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Christine	
	government-issued picture	First name	First name
	identification (for example,	Marie	
	your driver's license or passport).	Middle name	Middle name
	passport).	Medina	
	Bring your picture identification to your meeting	Last name	Last name
	identification to your meeting		
2.	All other names you		
۷.	have used in the last 8	First name	First name
	years	riist lidille	riist name
	Include your married or	Middle name	Middle name
	maiden names.		
		First name	First name
		. 1.5.1.1.1.1	
		Middle name	Middle name
3.	Only the last 4 digits of	8209	2007 207
	your Social Security number or federal	XXX - XX - <u>8209</u>	XXX - XX
	Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9xx - xx

Debtor 1 Christine Marie Document Medina Case Number (if known) Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		I have not used any business names or EINs.	I have not used any business names or EINs.		
		Business name	Business name		
	doing business as names	EIN	EIN		
			·		
5.	Where you live		If Debtor 2 lives at a different		
		2519 S. Millard Ave.  Number Street	Number Street		
		Chicago IL 60623			
		City State ZIP Code	City State ZIP Code		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.		
		Number Street	Number Street		
		P.O. Box	P.O. Box		
		City State ZIP Code	City State ZIP Code		
6.	Why you are choosing this district to file for bankruptcy.	Over the last 180 days before filling this petition, I have lived in this district longer than in any other district. I have another reason. Explain.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain.		

Debtor 1 Christine Marie Document Medina Page 3 of 69

Case Number (if known) \_\_\_\_\_

Last Name

Middle Name

Pa	Tell the Court About You	inkruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals  Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13			
88.	How you will pay the fee	rill pay the entire fee when I file my petition. Please check with the clerk's office in your real court for more details about how you may pay. Typically, if you are paying the fee curself, you may pay with cash, cashier's check, or money order. If your attorney is brinting your payment on your behalf, your attorney may pay with a credit card or check the a pre-printed address.  The end to pay the fee in installments. If you choose this option, sign and attach the polication for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  The equest that my fee be waived (You may request this option only if you are filing for Chapter 7. I aw, a judge may, but is not required to, waive your fee, and may do so only if your income is set than 150% of the official poverty line that applies to your family size and you are unable to be your fee in installments). If you choose this option, you must fill out the Application to Have a Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the last 8 years?	■ No  Yes. District None When Case Number MM / DD / YYYY  District None When Case Number MM / DD / YYYY  District When Case Number MM / DD / YYYY			
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No  Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY  Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY			
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>Yes. Has your landlord obtained an eviction judgment against you?</li> <li>■ No. Go to line 12.</li> </ul>			
		Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with			

First Name

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Debto	r 1 Christine  First Name	Middle Name		Last Name	_ Case Number (if known)	
Par	t 3: Report About Any Busi	nassas Voli Owi	as a Sol	e Proprietor		
ı aı	Report About Any Dusi	nesses rou own	1 43 4 501	- Froprietor		
of bi	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Pa	art 4. and location of busines	s	
	business you operate as an individual, and is not a separate legal entity such as		Name of	business, if any		
	a corporation, partnerhsip, or LLC.  If you have more than one		Number	Street		
	sole proprietorship, use a					
			City		State	e Zip Code
			Check t	he appropriate box to	describe your business:	
			□ <sub>H€</sub>	ealth Care Business (a	as defined in 11 U.S.C. § 101(27A))	
			☐ Si	ngle Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ St	ockbroker (as defined	in 11 U.S.C. § 101(53A))	
				ommodity Broker (as d	defined in 11 U.S.C. § 101(6))	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the				
Par	Report if You Own or H	lave Any Hazard	ous Prope	erty or Any Property Th	at Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.	What is th	ne hazard?		
livest	public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or  stock  If immediate attention is needed, why is it needed?					

Record # 753098

Number

Street

Where is the property?

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Christine First Name

Marie

Document Medina

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Debtor 1

Middle Name

Last Name

Case Number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before	☐ I received a briefing from an approved credit counseling agency within the 180 days before
I filed this bankruptcy petition, and I received a certificate of completion.	filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I	I received a briefing from an approved credit counseling agency within the 180 days before
filed this bankruptcy petition, but I do not have a certificate of completion.	filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment
plan, if any.  I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary	plan, if any.  I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary
waiver	waiver
of the requirement.	of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.  If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.  If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.
You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted of ly for cause and is limited to a maximum of 15 days.	You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
	_

deficiency that makes me

incapable of realizing or making

rational decisions about finances.

deficiency that makes me

incapable of realizing or making

rational decisions about finances.

Christine Document Page 6 of 69

Christine Marie Page 6 of 69

Case Number (if known)

	First Name	Middle Name	Last Name	
Pa	rt 6: Answer These Question	s for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an  No. Go to line  Yes. Go to line  16b. Are your debts  money for a busine  No. Go to line  Yes. Go to line	primarily business debts? Business debts are ness or investment or through the operation of the election.	re debts that you incurred to obtain business or investment.
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	Yes. I am filing un	ng under Chapter 7. Go to line 18.  Inder Chapter 7. Do you estimate that after any exive expenses are paid that funds will be available to	tempt property is excluded and to distribute to unsecured creditors?
18.	How many creditors do you estimate that you owe?	■ 1-49 □ <sub>50-99</sub> □ <sub>100-199</sub>	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ <sub>10,001-25,000</sub>	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00		□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion \$1,000,000,001-\$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,00	_ ' ' ' '	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
Pa	rt 7: Sign Below			
For you		If I have chosen to file u of title 11, United States under Chapter 7.  If no attorney represents this document, I have of I request relief in accord I understand making a faconnection with a bankriboth.  18 U.S.C. & 152, 1341		f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed  who is not an attorney to help me fill out . § 342(b).  ode, specified in this petition.  money or property by fraud in
		12	2/20/2017	

Debtor 1

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For your attorney, if you are represented by one  I, the attorney for the debtor(s) named in this petition, declare that I have informed the proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have expeach chapter for which the person is eligible. I also certify that I have delivered to the by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have a to the power of the debtor of the proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have expeach chapter for which the person is eligible. I also certify that I have delivered to the by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have informed the proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have expeach chapter for which the person is eligible. I also certify that I have delivered to the by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have delivered to the by an attorney, you do not	plained the relief available under ne debtor(s) the notice required ave no knowledge after an  Date: 12/27/2017					
represented by one proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have expeach chapter for which the person is eligible. I also certify that I have delivered to the by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have if you are not represented	plained the relief available under ne debtor(s) the notice required ave no knowledge after an  Date: 12/27/2017					
if you are not represented	Date: 12/27/2017					
by an attorney, you do not						
need to file this page.	ê .					
Signature of Attorney for Debtor	MM / DD / YYYY					
Christine Michelle Kuhlman						
Printed name						
Geraci Law L.L.C.						
Firm name	Firm name					
55 E. Monroe St., #3400	55 E. Monroe St., #3400					
Number Street						
Chicago	60603					
City State	ZIP Code					
Contact Phone 312-332-1800 Email addr	ndil@geracilaw.com					
6303768 IL						
Bar number State	_					

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Fill in this information to identify your case:						
Debtor 1	Christine	Marie	Medina			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)						
Case Number						

**Summary of Your Assets and Liabilities and Certain Statistical Information** 

Official Form 106Sum

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after

ou me your original forms, you must fill out a new <i>summary</i> and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets
	Value of what you own
1. Schodulo A/P: Proporty (Official Form 106A/P)	
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
,	
the Occasion CO. Talely and an artist form Ocharlets A/O	\$ 18,583
1b. Copy line 62, Total personal property, from Schedule A/B	
	\$ 18,583
1c. Copy line 63, Total of all property on Schedule A/B	
Part 2+ Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$30,598
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$57,780
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$3,281.85
5. Schedule J: Your Expenses (Official Form 106J)	\$3,105.00
5. Schedule 6. Four Expenses (Official Foffit 1000)	

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Debtor 1

Document Christine Marie First Name Last Name Middle Name

Case Number (if known) \_

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	6. Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes					
Your family	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.					
Official	B. From the Statement of Your Current Monthly Income: Copy your total current monthly income from  Statement of Your Current Monthly Income: Copy your total current monthly income from  \$5,346.67  Form 122A-1 Line 11: OR, Form 122B Line 11: OR, Form 122C-1 Line 14.					
9. Copy the						
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	0.00 \$ 1,486.00				
9d. Stude						
9e. Oblig priority cl						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	1,486.00				

	Caso 1	7 29160 Doc 1	Eilad 12/29/17	Entered 12/28/17 11	L:09:37 De:	sc Main
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 69		
Debtor 1	Christine	Marie	Medina			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>			
Case Number			(State)		[	Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you Part 11	you think it fits supplying correur name and cas	best. Be as complete and a ct information. If more space e number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two m ce is needed, attach a separa		ooth are equally	
	-	-	our entries fro Part 1, includi			
you nave at	tached for Part 1	. Write that number here .			>	\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes.  No.  Yes.  No.  Yes.  No.  Yes.  No.  Yes.	Describe flake: flodel: fear: pproximate Milea other information: cold Dodge Dart paircraft, motor Boats, trailers, motor	with over 8,551 miles  homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor  Check if this is comm instructions)  Creational vehicles, other vehicles, snowmobiles, motorcycle	nity s and another unity property (see nicles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property  Current value of the portion you own?  00 \$ 7,787.50
5. Add the dol	lar value of the p		our entries fro Part 2, includi			\$ 7,787.50
you have at	tached for Part 2	. Write that number here .		>		
Part 3:	Describe Your Per	sonal and Household Items				
Do you own oi	have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
	l goods and furn Major appliances, f	ilshings urniture, linens, china, kitchenwa	are			
Yes.	Describe	Furniture, linens, appliances, ta	able & chairs, bedroom set		\$1,600	\$1,600.00

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Document

Last Name

Filed 12/28/17 Christine Case 17-38160 Doc 1

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07.	07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, so collections; electronic devices including cell phones, cameras, media players, games	canners; music	
	No.		
	Yes. Describe  TV, DVD/Blu-Ray player, computer, music collection, cell phone	\$800	\$ 800.00
08.	08. Collectibles of value		
	Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objestamp, coin, or baseball card collections; other collections, memorabilia, collectibles  No.	cts;	
	Yes. Describe		s 0.00
09.	O9. Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf club and kayaks; carpentry tools; musical instruments	os, skis; canoes	\$0.00
	No.		7
	Yes. Describe		\$ 0.00
10.	10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No.		, •
	Yes. Describe		1
	44 Clash		\$0.00
11.	11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No.		7
	Yes. Describe  Necessary wearing apparel	\$200	\$ <u>200.0</u> 0
12.	12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, wagold, silver No.	atches, gems,	
	Yes. Describe  Jewelry, costume jewelry	\$400	\$ 400.00
13.	13. Non-farm animals  Examples: Dogs, cats, birds, horses  No.		
	Yes. Describe Bird	\$0	\$ <u>0.00</u>
14.	14. Any other personal and household items you did not already list, including any health No.	aids you did not list	
	Yes. Describe		1
			\$0.00
	15. Add the dollar value of all of your entries from Part 3, including any entries for pages y for Part 3. Write that number here		\$3,000.00
	Describe Vary Einemaid Access		
	Pairt 4:		
Do	Do you own or have any legal or equitable interest in any of the following?		Current value of the portion you own?  Do not deduct secured claims or exemptions
16.	16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you No.	u file your petition	
	Yes. Describe		\$ <u>8.0</u> 0

Debtor 1

Christine Case 17-38160

Desc Main

0.00

0.00

Yes.

No.

Yes.

Describe.....

Describe

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

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Document Page 12 of 69 umber (if known) Doc 1 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □l No. Yes. Describe..... Account Type: Institution name: Fifth Third Bank 0.00 Checking Account 0.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes. 401(k) or similar plan 401(k) plan Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.

Christine Case 17-38160 Debtor 1

Doc 1

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Document

Last Name

Filed 12/28/17

Desc Main

Middle Name

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Мо	ney or property owed to	you?	Current value of the portion you own?  Do not deduct secured claims or exemptions
28.	Tax refunds owed to yo	ı	
	No. Yes. Describe		
29	Family support		\$0.00
20.	•	o sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. Describe		\$ <u>0.0</u> 0
30.		e owes you  disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,  paid loans you made to someone else	
	Yes. Describe		\$0.00
31.	No.	r, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  Company Name & Beneficiary:	
	Yes. Describe	Auto insurance, health insurance  Employer-Provided Term Life Insurance - No cash surrender value  \$0	\$0.00
32.		that is due you from someone who has died a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive has died.	
33.	Claims against third par	ties, whether or not you have filed a lawsuit or made a demand for payment opment disputes, insurance claims, or rights to sue	\$0.00
	Yes. Describe		\$ <u>0.0</u> 0
34.	No.	lliquidated claims of every nature, including counterclaims of the debtor and rights	
	Yes. Describe		\$ <u>0.0</u> 0
35.	Any financial assets you	ı did not already list	
	Yes. Describe		\$
36.	Add the dollar value of a	Il of your entries from Part 4, including any entries for pages you have attached	\$8.00
	for Part 4. Write that nur	ber here>	\$0.00
	an con	usiness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	legal or equitable interest in any business-related property?	
	∐Yes.		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or No.	commissions you already earned	
	Yes. Describe		\$ <u>0.0</u> 0

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Last Name

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39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	
Yes. Describe	\$ 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.	
Yes. Describe	0.00
41. Inventory	\$0.00
No.  Yes. Describe	
42. Interests in partnerships or joint ventures	\$0.00
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$0.00
43. Customer lists, mailing lists, or other compilations	
No.	
Yes. Describe	\$0.00
44. Any business-related property you did not already list  No.	
Yes. Describe	\$ 0.00
45. Add the dellar value of all of your entries from Part 5, including any entries for pages you have attached	
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
If you own or have an interest in farmland, list it in Part 1.  46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	\$ <u>0.00</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.  Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.  Yes. Describe  48. Crops—either growing or harvested  No.  Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.  Yes. Describe  50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.00</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No. Yes. Describe  47. Farm animals  Examples: Livestock, poultry, farm-raised fish No. Yes. Describe  48. Crops—either growing or harvested No. Yes. Describe  49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe  50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe  51. Any farm- and commercial fishing-related property you did not already list No.	\$0.00 \$\$ \$0.00 \$\$ \$0.00

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Desc Main

\$10,795.50

63. Total of all property on Schedule A/B. Add line 55 + line 62

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 7,787.50 56. Part 2: Total vehicles, line 5 \$ 3,000.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$8.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 10,795.50 62. Total personal property. Add lines 56 through 61. ..... \$ 10,795.50

Record # 753098 Official Form 106A/B Page 6 of 6 Schedule A/B: Property

Fill in this information to identify your case:					
Debtor 1	Christine	Marie	Medina		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for th	e: <u>NORTHERN</u> District of _	ILLINOIS (State)		
Case Number		· · · · · · · · · · · · · · · · · · ·	_		
(If known)					

## Official Form 106C

### **Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt		is filtress of the	
	emptions are you claiming? Check		•	
_	ming state and federal nonbankrupto		§ 522(b)(3)	
☐ You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2 <b>Fan an</b> ( manage	y you list on Schedule A/B that yo	alaim aa ayamut fill in t	the information below	
2. For any propert	y you list on Schedule A/B that you	u ciaiiii as exempt, iiii iii i	the information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2016 Dodge Dart with over 8,551 miles	\$_7,788	\$ _2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	<u>03</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, appliances, table & chairs, bedroom set	\$1,600	\$ <u>1,600</u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, DVD/Blu-Ray player, computer, music collection, cell	\$_800	\$_800	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Necessary wearing apparel	\$_200	\$_200	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 1060	Record # 753098	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Page 17 of 69 Do<u>cum</u>ent Debtor 1 Christine Marie Last Name First Name Middle Name

	Part 2: Addition	onal Page				
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow	exemption	
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Jewelry, costume jewelry	\$_ 400	\$_400	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
	Brief description:	, Cash-on-hand, 8.00	\$_8	\$_20	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B:	16		100% of fair market value, up to any applicable statutory limit		
	Brief description:	401(k) or similar plan, 401(k) plan, 0.00	\$Unknown		735 ILCS 5/12-1006	
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit		
3		g a homestead exemption of more	than \$155 675?			
		tment on 4/01/16 and every 3 years		or after the date of adjustment		
	No.	anone on 4/0 i/ to and every o years	, and that for cases filed Off	or alter the date of adjustment .j		
	=	acquire the property covered by the	a avamation within 1 215 day	va hafara yayı filad thia aasa?		
		acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?		
	☐ No					
	Yes.					
	fficial Form 106C	Record # 753098	Schadula C: The	e Property You Claim as Exempt		Page 2 of 2
J		ιτουσία π	Solieuule O. Tile	oporty i ou oranni as Exempt		

			oc 1		28/17 11:09:37	Desc Main	
Fill in this in	formation to ident	tify your case:		8 of 69	9		
Debtor 1	Christine	Marie	Medin	a			
20210.	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Coop Number	_		(State)			Check if this	s is an
Case Number (If known)	·		<del></del>			amended fi	
Official F	orm 106D			<u> </u>			· ·
							40/45
			Claims Secured				12/15
				ner, both are equally respons er the entries, and attach it to		nv	
		e and case number				,	
1. Do any cre	ditors have claims	secured by your p	roperty?				
No. Ch	neck this box and s	ubmit this form to the	e court with your other sched	dules. You have nothing else to	report on this form.		
Yes. Fi	II in all of the inform	nation below.					
Part 1:	List All Secured Cla	nims				_	
2. List all se	cured claims. If a	creditor has more tha	an one secured claim, list the	e creditor separately	Column A	Column A	Column C
			articular claim, list the other	· · · · · · ·	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
As much a	as possible, list the	claims in alphabetic	al order according to the cre	ditors name.	value of collateral	claim	If any
2.1 Region	al Acceptance CO		Describe the property th	at secures the claim:	\$ <u>30,598.00</u>	<u>\$ 15,575.00</u>	\$ <u>15,023.0</u> 0
Creditor's	Name R D Suite 205		2016 Dodge Dart with o	ver 8,551 miles			
Number	Street						
			As of the date you file, to	ne claim is: Check all that apply.			
			Contingent	To claim to: Chook an that apply.			
Lake Zu	urich	IL 60004	Unliquidated				
City		State Zip Code	Disputed				
Who owes	the debt? Check or	ie.	Nature of Lien. Check all	that apply.			
Debtor	1 only		An agreement you mad	le (such as mortgage or secured			
Debtor	2 only		car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as	tax lien, mechanic's lien)			
At least	one of the debtors ar	nd another	Judgment lien from a la				
	if this claim relates unity debt	to a	Other (including a right	to offset)			
	-	2015-08-29	Last 4 digits of account	number 4301			
Part 2:	List Others to Be N	otified for a Debt Tha	nt You Already Listed				
			·				
. •				ot that you already listed in Part		• •	
	-	-		rt 1, and then list the collection ditors here. If you do not have a			
	do not fill out or su	-		•	·	-	

Add the dollar value of your entries in Column A on this page. Write that number here:

	Casa 1	7 39160 Doc	1 Filad 12/29/17	Entered 12/28/17 11:09:37	Desc Main
Fill in t	his information to ide			9 of 69	
Debtor	1 Christine	Marie	Medina		
	First Name	Middle Name	Last Name	-	
Debtor				-	
(Spouse, i	f filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court	for the : <u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u> (State)		
Case N			(Sidio)		Check if this is an
(If know					amended filing
Officia	al Form 106E	<u>-/-</u>			
ched	ule E/F: Cred	itors Who Have	Unsecured Claims	5	12/15
ist the ot \(\B: Prop reditors \(\) eeded, c op of any	ther party to any exec erty (Official Form 10 with partially secured opy the Part you need additional pages, wr	cutory contracts or unexp (6A/B) and on Schedule G I claims that are listed in	pired leases that could result in G: Executory Contracts and Un- Schedule D: Creditors Who Ha entries in the boxes on the left. A number (if known).	ns and Part 2 for creditors with NONPRIORITY c a claim. Also list executory contracts on Schece expired Leases (Official Form 106G). Do not inc live Claims Secured by Property. If more space in Attach the Continuation Page to this page. On the	<i>dule</i> clude any is
Part 1:			-		
_		ority unsecured claims ag	gainst you?		
_	o. Go to Part 2.				
∐ Y Lista		secured claims. If a credit	or has more than one priority up	secured claim, list the creditor separately for each	o claim. For
each nonpi unsed	claim listed, identify wriority amounts. As mucured claims, fill out th	what type of claim it is. If a claim it is. If a claim it is. If a claim it is the claim Continuation Page of Pa	claim has both priority and nonp aims in alphabetical order accord art 1. If more than one creditor ho	riority amounts, list that claim here and show both ing to the creditor's name. If you have more than bolds a particular claim, list the other creditors in Pa	n priority and two priority
(For a	an explanation of each	n type of claim, see the ins	structions for this form in the instr	ruction booklet.)  Total claim	Priority Nonpriority
	_				amount amount
Part 2:	List All of Your N	ONPRIORITY Unsecured C	claims		
3. <b>Do a</b> n	y creditors have non	priority unsecured claims	s against you?		
□ N	o. You have nothing t	to report in this part. Subn	mit this form to the court with you	r other schedules.	
Y	es.				
nonpr	riority unsecured claim led in Part 1. If more the	n, list the creditor separate han one creditor holds a p	ely for each claim. For each claim	tor who holds each claim. If a creditor has more in listed, identify what type of claim it is. Do not list ditors in Part 3.If you have more than three nonprint	claims already
ciaim	s fill out the Continuati	ion Page of Part 2.			Total claim
7.1	T T Wireline		Last 4 digits of account number	2441	<u>\$_76.00</u>
	editor's Name 014 Bayberry Rd		When was the debt incurred?	2015-2015	
Nu	ımber Street				
_		<del> </del>	As of the date you file, the claim	is: Check all that apply.	
Ja	acksonville	FL 32256	Contingent Unliquidated		
Cit	ty owes the debt? Check	State Zip Code	Disputed		
_	Debtor 1 only	COILE.			
=	Debtor 2 only		Type of NONPRIORITY unsecure	ed claim:	
	Debtor 1 and Debtor 2 onl	ly	Student loans		
	at least one of the debtors	s and another	Obligations arising out of a sepa	aration agreement or divorce	
	Check if this claim relate	tes to a	that you did not report as priority		
	community debt e claim subject to offe	st?	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	lo		Other. Specify Collecting for	or Creditor	
Π̈́	'es		care opeony		

Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main Case 17-38160 Page 20 of 69 Case Number (if known) Document Christine Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ATT U-Verse \$ 267.00 Last 4 digits of account number Creditor's Name 2017-2017 10550 Deerwood Park Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Jacksonville FI 32256 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Capital ONE BANK USA N.A. \$ 906.00 Last 4 digits of account number 4.3 2014-2014 2365 Northside Dr Ste 30 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108 CA Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Unknown Credit Extension Yes Cavalry Portfolio SPV I 8205 \$ 24.00 4.4 Last 4 digits of account number Creditor's Name 2016 PO Box 1030 When was the debt incurred? Number Street

As of the date you file, the claim is: Check all that apply. Contingent Hawthorne NY 10532 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use

Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main Case 17-38160 Page 21 of 69 Document Christine Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase BANK USA N.A. **\$** 178.00 Last 4 digits of account number \_ Creditor's Name 2012-2012 2365 Northside Dr Ste 30 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent San Diego CA 92108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes Chase CARD NULL \$ 0.00 Last 4 digits of account number 4.6 Creditor's Name 2006-2012 Po Box 15298 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes City of Chicago Bureau Parking \$ 9,036.00 4.7 Last 4 digits of account number Creditor's Name 2017 121 N. LaSalle St When was the debt incurred? Number Room 107 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60602 Unliquidated City State Zip Code

Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main Case 17-38160 Page 22 of 69 Case Number (if known) **Document** Christine Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim COMENITY BANK/Carsons** \$ 205.00 Last 4 digits of account number \_ Creditor's Name 2016-2017 3100 Easton Square PI When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43219 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Commonwealth Edison Company \$ 2,132.00 Last 4 digits of account number 4.9 2016-2016 501 Greene St Ste 302 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 30901 GΑ Augusta Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Credit ONE BANK NA **NULL** \$ 0.00 Last 4 digits of account number 4.10 Creditor's Name 2009-2012 Po Box 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas NV 89193 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use

Case 17-38160 Doc 1 Page 23 of 69 Case Number (if known) Document Christine Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.11	Credit Union One	Last 4 digits of account number 9640	\$ <u>770.00</u>
	Creditor's Name		
	450 E. 22nd St., Ste. 250	When was the debt incurred? 2015	
	Number Street		
	Trainber Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lombard IL 60148		
	City State Zip Code	Unliquidated	
l v	/ho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only	<del>-</del>	
1 1	<b>=</b>		
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 5			
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Overdraft Account	
	Yes	· · · · · · · · · · · · · · · · · · ·	
4.12	Exeter Finance LLC	Last 4 digits of account number 1001	<b>\$</b> 15,389.00
7.14	Creditor's Name		•
1	Po Box 166097	When was the debt incurred? 2017	
		which was the destiniculted:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Irving TX 75016	Contingent	
		Unliquidated	
l w	City State Zip Code  /ho owes the debt? Check one.	Disputed	
	7		
<u> </u>	Debtor 1 only		
l L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
Г	Yes	· · · · · · · · · · · · · · · · · · ·	
4.13	FED LOAN SERV	Last 4 digits of account number0001	\$ 1,486.00
4.13	Creditor's Name		•
1	Po Box 60610	When was the debt incurred? 2010-2015	
1		THICK HAS AND MOST INCURIOU!	
1	Number Street		
1		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
1	Harrisburg PA 17106		
1		Unliquidated	
w	City State Zip Code /ho owes the debt? Check one.	Disputed	
<u>"</u>		<del>-</del>	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ι Γ	Debtor 1 and Debtor 2 only	Student loans	
7	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a		
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
1 [	Yes	<b>-</b> · · · · · · · · · · · · · · · · · · ·	

	Case 17-38	3160	Doc 1	Filed 12/28/17	Entered 12/28/17 11:09:	:37	Desc Main	
Debtor 1	Christine	Marie		Decument .	Page 24 of 69 Case Number (if known)			
	First Name	Middle Name		Last Name				
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so fo	orth.	Total Claim			
4.14	First Premier BANK	Last 4 digits of account number NUI	<u>.L</u>	\$ <u>570.00</u>			
	Creditor's Name	201	6 2017				
	601 S Minnesota Ave	When was the debt incurred?	6-2017				
	Number Street						
		As of the date you file, the claim is: Check	all that apply.				
	Ciarry Falls CD 57404	Contingent					
	Sioux Falls SD 57104 City State Zip Code	Unliquidated					
v	Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
Ī	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce				
Ī	Check if this claim relates to a	that you did not report as priority claims					
-	community debt	Debts to pension or profit-sharing plans, and	d other similar debts				
Is	s the claim subject to offest?						
	No	Other. Specify Credit Card or Credit L	Jse				
	Yes First Premier BANK	Last 4 digits of account number NUI	1	<b>\$</b> 911.00			
4.15	Creditor's Name	Last 4 digits of account number NUI	<del>:</del>	\$ 911.00			
	601 S Minnesota Ave	When was the debt incurred? 201	7-2017				
	Number Street						
		As of the date you file, the claim is: Check	all that apply				
	<del></del>		ан шасарріу.				
	Sioux Falls SD 57104	Contingent Unliquidated					
	City State Zip Code	Disputed					
<u>"</u>	/ho owes the debt? Check one.	Disputed					
	Debtor 1 only						
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans					
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce				
L	Check if this claim relates to a	that you did not report as priority claims					
ls	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and	) other similar debts				
	No	Other. Specify Credit Card or Credit U	Jse				
	Yes	Other. Opening	<del></del>				
4.16	HSBC BANK Nevada	Last 4 digits of account number504	6	\$ <u>428.00</u>			
	Creditor's Name	204	2 2012				
	Po Box 27288	When was the debt incurred?	2-2012				
	Number Street						
		As of the date you file, the claim is: Check	all that apply.				
	Tompo A7 05005	Contingent					
	Tempe AZ 85285 City State Zip Code	Unliquidated					
v	City State Zip Code  /ho owes the debt? Check one.	Disputed					
	Debtor 1 only						
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
[	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce				
7	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and	d other similar debts				
ls	s the claim subject to offest?						
	No	Other. Specify Collecting for Creditor					
	Yes						

Debtor 1	Christine First Name	Marie  Middle Name		<u>Decrument</u>	Page 25 of 69 Case Number (if known)	
Book 9	Varia MONDDIODITY IIma	secured Clair	Cti	tion Done		

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.17	HSBC BANK Nevada	Last 4 digits of account number	1706	\$ <u>508.00</u>
	Creditor's Name		0010 0010	
	Po Box 27288	When was the debt incurred?	2012-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	,	
	Tempe AZ 85285	Unliquidated		
١.,	City State Zip Code	Disputed		
\ \ \ \ \	/ho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	ım:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a	that you did not report as priority claim		
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plan	is, and other similar debts	
ì	No	Other. Specify Collecting for Cre	editor	
Ī	Yes	Other: SpecifyConcerning for order	dioi	
4.18	HSBC BANK Nevada N.A. Nautilu	Last 4 digits of account number	4719	<b>\$</b> 993.00
	Creditor's Name			
	Po Box 10497	When was the debt incurred?	2011-2012	
	Number Street			
		As of the date you file, the claim is: 0	Check all that apply.	
		Contingent	,	
	Greenville SC 29603	Unliquidated		
١,	City State Zip Code  /ho owes the debt? Check one.	Disputed		
``				
7	Debtor 1 only	T ( NONDRIODITY d. d.	· ·	
	Debtor 2 only	Type of NONPRIORITY unsecured cla	ım:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a community debt	that you did not report as priority claim  Debts to pension or profit-sharing plar		
ls	the claim subject to offest?	Debts to pension or profit-straining plan	is, and other similar debts	
	No	Other. Specify Unknown Credit B	Extension	
	Yes	Other: opening		
4.19	Jefferson Capital Systems/Sallie Mae	Last 4 digits of account number	8903	\$ <u>5,300.00</u>
	Creditor's Name		0045	
	16 McLeland Road	When was the debt incurred?	2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	St. Cloud MN 56303	Unliquidated		
_ w	City State Zip Code /ho owes the debt? Check one.	Disputed		
l ï	Debtor 1 only			
F	Debtor 2 only	Type of NONDBIORITY upgestred ale	·im.	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured cla  Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	a gareement or divorce	
		that you did not report as priority claim		
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plar		
ls	the claim subject to offest?	Depres to beneath of broth-sharing blan	is, and other Sillillal debits	
	No	Other. Specify		
	Yes			

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After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.23	Midamerica/Milestone/G	Last 4 digits of account number	NULL	<b>\$</b> 361.00
	Creditor's Name			
	Po Box 4499	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Beaverton OR 97076	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Вюршей		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	-	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?		0 1944	
	No Voc	Other. Specify Credit Card or (	Credit Use	
4.24	☐ Yes  Midland Funding, LLC	Last 4 digits of account number	7633	<b>\$</b> 840.00
4.24	Creditor's Name	Last 4 digits of account number		<del>-</del>
	8875 Aero Drive, # 200	When was the debt incurred?	2013	
	Number Street			
		As of the data you file the claim is:	Chack all that apply	
		As of the date you file, the claim is:	Спеск ан тпат арріу.	
	San Diego CA 92123	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	Yes		0440	. 0.057.00
4.25	People GAS Light AND COKE COMP	Last 4 digits of account number	6448	\$ <u>6,857.00</u>
	Creditor's Name 8014 Bayberry Rd	When was the debt incurred?	2017-2017	
		When was the dest meaned:		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Jacksonville FL 32256	Contingent		
		Unliquidated		
-	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Collecting for C	reditor	
	∏ <sub>Yes</sub>		<del></del>	

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Case Number (if known) Document Christine Marie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Saxon Mortgage Service \$ 0.00 Last 4 digits of account number \_\_\_\_

	Creditor's Name	2007 2010	
	4708 Mercantile Dr N	When was the debt incurred? 2007-2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fort Worth TX 76137	Unliquidated	
	City State Zip Code		
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No		
	=	Other. Specify	
	Yes Canada Canada	0404	. 0.450.00
4.27	Speedy Cash	Last 4 digits of account number 0124	<u>\$ 2,150.00</u>
	Creditor's Name	0047	
	8400 E. 32nd Street N	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bel Aire KS 67226	Unliquidated	
	City State Zip Code		
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Pay Court RayDayLoop	
		Other. Specify PayDay Loan	
	Yes Chandy CASH 191		<b>A 2 110 00</b>
4.28	Speedy CASH 181	Last 4 digits of account number 4339	\$ <u>2,110.00</u>
	Creditor's Name	2016 2016	
	7330 W 33Rd St N Ste 118	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	W. 1.	Contingent	
	Wichita KS 67205	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	bisputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes	Outer. Specify	

Official Form 106E/F

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4.29		Last 4 digits of account number	¥
	Creditor's Name	0000 0040	
	Po Box 965005	When was the debt incurred? 2006-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code		
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĪ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
F	<b>=</b>	Student loans	
	Debtor 1 and Debtor 2 only		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Г	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
l ī	Yes	Other. Specify	
4.00	Syncb/Walmart	Last 4 digits of account number NULL	\$ 0.00
4.30		Last 4 digits of account number NULL	<u> </u>
1	Creditor's Name	When was the debt incurred? 2006-2012	
	Po Box 965024	When was the debt incurred? 2006-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
		Unliquidated	
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 5	=		
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.31	TD BANK USA/Targetcred	Last 4 digits of account number NULL	<b>\$</b> 1,267.00
	Creditor's Name		
1	Po Box 673	When was the debt incurred? 2006-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55440	<del></del>	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
7	Debtor 2 only	Type of NONDRIODITY uncoursed claim:	
		Type of NONPRIORITY unsecured claim:	
1 <u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
1 [	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
ı	No	Credit Cord or Credit Llee	
		Other. Specify Credit Card or Credit Use	
	Yes		

Record # 753098

		Case 17-38160	Doc 1	Filed 12/28/17	Entered 12/28/17 11:09:37	Desc Main
Debtor 1	Christine	Marie		Decliment	Page 30 of 69 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listin	ng any en	tries on this page, number t	hem beginnir	g with 4.4, followed by 4.5	, and so forth.	

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.32	THE General Insurance Company	Last 4 digits of account number	9945	<b>\$</b> 330.00
	Creditor's Name	When was the debt incurred?	2016-2017	
	725 Canton St  Number Street	when was the debt incurred?	<u> </u>	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Norwood MA 02062	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
l is	s the claim subject to offest?			
	No	Other. Specify Collecting for C	Creditor	
	Yes University of IL Hospital		XXXX	<b>\$</b> 3,000.00
4.33	Creditor's Name	Last 4 digits of account number		\$ 0,000.00
	Box 12199	When was the debt incurred?	2016	
	Number Street		<del></del>	
		As of the date you file, the claim is:	: Check all that apply.	
	Chicago IL 60612	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
Ι.	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
"	s the claim subject to offest?			
	No No	Other. Specify Medical/Dental	Service	
4 24	Yes Webbank/Fingerhut	Last 4 digits of account number	NULL	\$ 295.00
4.34	Creditor's Name		<del></del>	·
	6250 Ridgewood Rd	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is:	· Check all that apply	
		Contingent	. Onosit dir didit dippri	
	Saint Cloud MN 56303	Unliquidated		
l .	City State Zip Code	Disputed		
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
L	Check if this claim relates to a	that you did not report as priority cla		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	orans, and other similar debts	
ľ	No	Other. Specify Credit Card or	Credit Use	
	Yes	Other. Specify Ordan Card of s	<u></u>	

Case 17-38160

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Debtor 1 Christine

Marie

Document

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List Others to Be Notified for a Debt That You Already Listed

5.	example, if a collection agency is trying to col 2, then list the collection agency here. Similar additional creditors here. If you do not have ac	lect from you for a d	ebt you than one	owe to someone else, list the original creditor for any of the debts that you	creditor in Parts 1 or I listed in Parts 1 or 2, list the
	Keith S. Shindler, Bankruptcy Dept.			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 839 W. Van Buren			Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago City	IL 60607	7	Last 4 digits of account number	8205
	Clerk, First Mun Div, Docket #16M1-118205			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001  Number Street			Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 60602 State Zip Code	2	Last 4 digits of account number	8205
	Clerk, First Mun Div, 2015-M1-109640			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001			Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 60602 State Zip Code	2	Last 4 digits of account number	9640
	Clerk, First Mun Div, Bankruptcy Dept.			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001			Line 18 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	<del></del>			Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 60602 State Zip Code	2	Last 4 digits of account number	8903
	Blitt and Gaines, PC, Bankruptcy Dept.			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 661 Glenn Ave.			Line 18 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Wheeling City	IL 60090 State Zip Code	0	Last 4 digits of account number	8903
	Clerk, First Mun Div, 2013-M1-157633			On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001			Line 23 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 60602	2	Last 4 digits of account number	
	City	State Zip Code			

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eptor 1	Officiality	Walle	McGilla		Case Number (If known)
	First Name	Middle Name	Last Name		
Blatt	Hasenmiller Leibsker & Moo	re LLC, Bankruptcy Dept		On which entry in Part 1 or Pa	art 2 list the original creditor?
Name 8605	i Broadway			Line 23 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe			-		Part 2: Creditors with Nonpriority Unsecured Claims
Merr	illville	IN	46410	Last 4 digits of account numb	per <u>7633</u>
City		State Zip C	Code		
Clerk	k, Chancery, 2008-CH-39488		_	On which entry in Part 1 or Pa	art 2 list the original creditor?
Name 50 W	/. Washington St., Room 802			Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	er Street		•		Part 2: Creditors with Nonpriority Unsecured Claims
Chic	ago	IL	60602	Last 4 digits of account numb	per <u>9488</u>
City		State Zip C	ode		
Clerk	k, First Mun Div, Docket #17N	11-100124	_	On which entry in Part 1 or Pa	art 2 list the original creditor?
Name 50 W	/. Washington St., Rm. 1001			Line 26 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	er Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Chic	ago	IL	60602	Last 4 digits of account numb	per 0124
City		State Zip C	- ode		··· <u> </u>
Mark	off Law LLC, Bankruptcy Dep	ot.		On which entry in Part 1 or Pa	art 2 liet the original creditor?
Name	-, -, -, -, -, -, -, -, -, -, -, -, -, -		-	•	_
29 N	. Wacker Drive Suite 550		_	Line 26 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Numbe	er Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chic	ago	IL.	60606	Last 4 digits of account numb	ner 0124
01110	~უ~	15	55500		

City

State Zip Code

Debtor 1 Christine

Marie

Document

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57,780.00

\_\_\_\_\_

Name Middle Name

Add the Amounts for Each Type of Unsecured Claim

	ounts of certain types of unsecured claims. This information is for sounts for each type of unsecured claim.	statistical re	porting purposes only. 28 U.S.C. § 159.
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$1,486.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority	6g.	\$0.00

Total claims from Part 2	6f. Student loans	6f.	\$1,486.00
	$\ensuremath{\epsilon_{g}}.$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$56,294.00

6j. Total. Add lines 6f through 6i.

		Caso 17		ilod 12/28/17	Entered 12/28/17 11:09:37 Desc Main	
FIII	in this in	formation to ident	ity your case:		4 of 69	
De	ebtor 1	Christine	Marie	Medina		
_		First Name	Middle Name	Last Name		
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>		
	ise Number known)			(State)	Check if this is an amended filing	
Offi	cial F	orm 106G			<del></del>	
			ory Contracts and	linevnired Lea	202	12/15
nformaddition 1. D	nation. If nonal page o you hav No. Ch Yes. Fil	nore space is need so, write your name re any executory coeck this box and so it in all of the informately each person o	ded, copy the additional page, and case number (if known). ontracts or unexpired leases? ubmit this form to the court with ation below even if the contract or company with whom you have	your other schedules. You so r leases are listed in	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of any ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (for	
	nexpired le		cell phone). See the instruction	ns for this form in the insti	ruction booklet for more examples of executory contracts and	
ı	Person or	company with wh	om you have the contract or I	ease	State what the contract or lease is for	
2.1						
	Name				_	
	Number	Street			-	
	City		State Zip	Code	_	
2.2						
	Name				-	
	Number	Street			_	
	City		State Zip	Code	_	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
	Name				-	
	Number	Street			_	
	City		State Zip	Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Official Form 106G

Fill in this in	nformation to identif	y your case:	_
Debtor 1	Christine	Marie	Medina
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No. Yes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousilana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. Inwhich community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse or legal equivalent Number Street City Street City Street City Street City Street City Street City Street Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule Offficial Form 106D). Schedule EIF (Official Form 106EIF), or Schedule G (Official Form 106G). Use Schedule D, Schedule D, Schedule D, Schedule D, Schedule D, Schedule G, Schedule D, Inc.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt Check all schedules that apply:  3.1  Name Schedule EIF, line Schedule C, line	any Additional Pages, write your name and case number (if known). Answer every question.										
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousilana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No. Yes. Inwhich community state or territory did you live?  Fill in the name and current address of that person.  Name of your spouse, former spouse or legal equivalent  Number Street  City State Zip Code  3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule Eff (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule D, Schedule Step or Schedule G (Official Form 106G). Use Schedule D, Schedule Step or Schedule G (Official Form 106G). Use Schedule D, Schedule Step or Schedule G (Official Form 106G). Use Schedule D, Schedule Step or Schedule G (Official Form 106G). Use Schedule D, Schedule Step or Schedule G (Official Form 106G). Use Schedule D, Schedule Step or Schedule G (Official Form 106G). Use Schedule D, Schedule Step or Schedule G (Official Form 106G). Use Schedule Schedule Schedule Step or Schedule G (Official Form 106G). Use Schedule G (Official Form 106G). Use Schedule Sc	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)										
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. Inwhich community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse or legal equivalent  Number Street  City Slate Zip Code  3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule EIF (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule EIF, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt Check all schedules that apply:  3.1 Mercedes Cordova  Namee	□ No.										
Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.  Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  No  Yes. Inwhich community state or territory did you live? Fill in the name and current address of that person.  Name of your spouse, former spouse or legal equivalent  Number Street  City State Zip Code  3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule EIF (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule EIF, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt Check all schedules that apply:  3.1 Mercedes Cordova  Name  2834 N Woodard  Schedule EIF, line  2834 N Woodard  LL 60618		Yes									
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?		Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include									
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?											
No Yes. Inwhich community state or territory did you live? Fill in the name and current address of that person.    Name of your spouse, former spouse or legal equivalent	-										
Name of your spouse, former spouse or legal equivalent    Number   Street	_	` `									
Number   Street   S		Yes. Inwhich	community state or territory did you live?	Fill in the name and current address of that person.							
Number Street  City State Zip Code  3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt Check all schedules that apply:  3.1  Mercedes Cordova  Schedule D, line  2834 N Woodard  Number Street Chicago IL 60618											
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt Check all schedules that apply:  3.1  Mercedes Cordova  Name 2834 N Woodard Number Street Chicago IL 60618  Schedule G, line Schedule G, line		Name of your spous	se, former spouse or legal equivalent								
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.    Column 1: Your codebtor   Column 2: The creditor to whom you owe the debt		Number Stree	et .	<del></del>							
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.    Column 1: Your codebtor   Column 2: The creditor to whom you owe the debt		City	State 7								
shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.    Column 1: Your codebtor   Column 2: The creditor to whom you owe the debt	3. <b>In</b>	-									
Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt Check all schedules that apply:  3.1 Mercedes Cordova  Schedule D, line 1  Schedule E/F, line  2834 N Woodard  Number Street Chicago IL 60618											
Column 1: Your codebtor  Check all schedules that apply:  3.1  Mercedes Cordova  Schedule D, line 1  Schedule E/F, line  Number Street Chicago IL 60618  Column 2: The creditor to whom you owe the debt Check all schedules that apply:  Schedule D, line 1  Schedule G, line		•		dule G (Official Form 106G). Use Schedule D,							
Check all schedules that apply:  3.1 Mercedes Cordova  Schedule D, line 1  Schedule E/F, line  Schedule E/F, line  Chicago  IL 60618	8	Schedule E/F, or Schedule G to fill out Column 2.									
Mercedes Cordova		Column 1: Your code	ebtor	Column 2: The creditor to whom you owe the debt	Column 2: The creditor to whom you owe the debt						
Name   Schedule D, line   1				Check all schedules that apply:							
2834 N Woodard       Schedule E/F, line         Number       Street         Chicago       IL         60618       Schedule G, line	3.1	Mercedes Cordova		Schedule D, line1							
Number Street Chicago IL 60618  Schedule G, line				Schedule E/F. line							
Chicago IL 60618				- <u>-</u>							
			IL 606	0618 Schedule G, line							
City State Zip Code		City	State Zip	ip Code							
3.2 Mercedes Cordova Schedule D, line	3.2	Mercedes Cordova		Schedule D, line							
Name 2834 N Woodard  Schedule E/F, line 12				Schedule E/F, line12							
Number Street Schedule G, line				Schedule G, line							
Chicago IL 60618 ————————————————————————————————————			· · · · · · · · · · · · · · · · · · ·	0618							
3.3 Schedule D, line	3.3		State Zip								
Name Schedule E/F, line		Name		Schedule E/F, line							
Number Street Schedule G, line		Number Street		Schedule G, line							
		City	State Zip	ip Code							
City State Zip Code	_	9									

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			7/7/11/11/11/11
Fill in this in	formation to identif	y your case:	
Debtor 1	Christine	Marie	Medina
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN DISTRICT O</u>	F ILLINOIS_
Case Number			
(If known)			<del></del>
Official F	orm 106I		
Ziliciai i	01111 1001		

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment										
Fill in your employment information				Debtor 2 or non-filing spouse						
If you have more than one job, attach a separate page with information about additional employers.	attach a separate page with information about additional <b>Employment status</b>			Employed  Not employed						
Include part-time, seasonal, or self-employed work.	Occupation		ger							
Occupation may Include student	Employers name	Chicago Messeng	er Service							
or homemaker, if it applies.	Employers address	1600 S. Ashland A	\ve.							
				,						
	How long employed there	Since 10/1/2014								
Part 2: Give Details About Monthly Income										
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your										
non-filing										
spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the										
, yg species have made allest one simpleyer, combine and missing of the analysis for the person on the										
			For Debtor 1	For Debtor 2 or non-filing spouse						
	y and commissions (before all pay calculate what the monthly wage we	-	\$5,416.67	\$0.00						
Estimate and list monthly overting	me pay.	\$0.00	\$0.00							
4. Calculate gross income. Add line	e 2 + line 3.	\$5,416.67	\$0.00							

Official Form 106I Record # 753098 Schedule I: Your Income Page 1 of 2 Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main Page 37 of 69

Document Christine Marie Debtor 1 Case Number (if known) \_

	First Name	Middle Name	Last Name				
					For Debtor 1		Debtor 2 or i-filing spouse
Cop	oy line 4 here			4.	\$5,416.67		\$0.00
5 List al	Il payroll deductions:			•			
	Tax, Medicare, and Social S	Security deductions	s	5a.	\$1,521.00		\$0.00
5b.	Mandatory contributions fo	or retirement plans		5b.	\$0.00		\$0.00
5c.	Voluntary contributions for	retirement plans		5c.	\$0.00		\$0.00
5d.	Required repayments of ret	tirement fund loans	S	5d.	\$330.20		\$0.00
5e.	Insurance			5e.	\$141.27		\$0.00
5f.	Domestic support obligatio	ons		5f.	\$0.00		\$0.00
5g.	Union dues			5g.	\$0.00		\$0.00
5h.	Other deductions. Specify:	Life Insurance(D	01), Disability Ins(D1),	5h.	\$142.35		\$0.00
6. Add th	ne payroll deductions. Add li	ines 5a + 5b + 5c +	5d + 5e +5f + 5g +5h.	6.	\$2,134.82		\$0.00
7. Calcul	ate total monthly take-home	e pay. Subtract line	6 from line 4.	7.	\$3,281.85		\$0.00
8. List all	l other income regularly rec	eived:			, .,		,
8a.	Net income from rental pr	roperty and from o	perating a business,				
	profession, or farm						
	Attach a statement for eac receipts, ordinary and nece						
	monthly net income.			8a.	\$0.00		\$0.00
8b.	Interest and dividends			8b.	\$0.00		\$0.00
8c.	Family support payments dependent regularly recei	-	ing spouse, or a	8c.	\$ 0.00		\$ 0.00
	Include alimony, spousal s	support, child suppo	rt, maintenance, divorce				
	settlement, and property se	ettlement.					
8d.	Unemployment compensa	ation		8d.	\$0.00		\$0.00
8e.	Social Security			8e.	\$0.00		\$0.00
8f.	Other government assista	ance that you regu	larly receive	8f.	\$0.00		\$0.00
	Include cash assistance ar	nd the value (if knov	wn) of any non-cash	_			
	assistance that you receive Supplemental Nutrition Ass Specify:	sistance Program) o	or housing subsidies.				
8g.	Pension or retirement inc	ome		8g.	\$0.00		\$0.00
8h.	Other monthly income. Sp	pecify:		8h.	\$0.00		\$0.00
9. <b>Add</b>	d all other income. Add lines	88a + 8b + 8c + 8d	+ 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00
10. <b>Cal</b>	culate monthly income. Add	line 7 + line 9.		10.	\$3,281.85	+	\$0.00
	the entries in line 10 for Del		or non-filing spouse.	10.	\$3,281.85	+	\$0.00
Incl othe Do	te all other regular contributude contributions from an uner friends or relatives.  not include any amounts alreacify:	nmarried partner, me	embers of your household, your set 2-10 or amounts that are r	our depender not available t	to pay expenses liste		lule J.
	d the amount in the last colute that amount on the Summ				•		3
	you expect an increase or d No. Yes. Explain:	ecrease within the	year after you file this form	1?			

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Fill in this in	formation to identify	your case:		MM30	0003		
Debtor 1  Debtor 2	Christine First Name	Marie Middle Name	Medina Last Name		Check if this is:  An amende	_	
(Spouse, if filing)	First Name	Middle Name	Last Name			of the following c	t-petition chapter 13 date:
United States	Bankruptcy Court for the	: <u>NORTHERN DISTRICT O</u>	F ILLINOIS				
Case Number	r				MM / DD / Y	YYYY	
	orm 106J					_	2 because Debtor 2
	e J: Your E	xpenses			maintains a	separate house	ehold. 12/14
			le are filing together, both	are equally	responsible for supplying	ng correct	12/14
-			this form. On the top of any			_	
number (if know	wn). Answer every qu	estion.					
Part 1:	Describe Your Househo	ıld					
	Go to line 2.  Does Debtor 2 live in	a separate household? uust file a separate Schedul	e J.				
2. Do you l	have dependents?	X No		•	ndent's relationship to or 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		this information for dent				X No
	tate the dependents'	each depend					Yes  X No  Yes  X No  Yes  X No  No  X Yes  No  X Yes  No
expense	expenses include s of people other tha and your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
Part 2:	stimate Your Ongoing	Monthly Expenses					
expenses as o	of a date after the ban	kruptcy is filed. If this is a	ess you are using this forn supplemental <i>Schedule J</i> ,			-	
1	-	-cash government assista led it on <i>Schedule I: Your</i> l	nce if you know the value Income (Official Form 106l.	.)		1	Your expenses
			ence. Include first mortgage		and		
any rent	for the ground or lot.  cluded in line 4:	, , , , , , , , , , , , , , , , , , , ,	i i i i i i i i i i i i i i i i i i i	,		4.	\$850.00
	eal estate taxes					4a.	\$0.00
	operty, homeowner's,	or renter's insurance				4b.	\$0.00
		air, and upkeep expenses				4c.	\$0.00
	·	n or condominium dues				4d.	\$0.00

Schedule J: Your Expenses

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Christine

Debtor 1

Marie

Document

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Case Number (if known)

First Name Middle Name Last Name Your expenses \$0.00 5. 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$450.00 Telephone, cell phone, internet, satellite, and cable service 6d. \$ 0.00 6d. Other. Specify:\_ \$400.00 7. 7. Food and housekeeping supplies \$0.00 8 8. Childcare and children's education costs \$135.00 9. Clothing, laundry, and dry cleaning 10 \$105.00 10. Personal care products and services \$25.00 11 Medical and dental expenses \$267.00 12. Transportation. Include gas, maintenance, bus or train fare. 12 Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$200.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify:\_ 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$628.00 17a. Car payments for Vehicle 1 17a \$0.00 17b. 17b. Car payments for Vehicle 2 \$0.00 17c. Other. Specify:\_ 17c. \$0.00 17d. Other. Specify:\_ 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 18. from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco 20a. \$ 0.00 20a. Mortgages on other property 20b. 0.00 20b. Real estate taxes 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

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Christine Debtor 1 Case Number (if known) First Name Middle Name Last Name \$45.00 Pet Care (\$40.00), Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \_ \$3,105.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,281.85 23a. Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$3,105.00 23b.-23b. Copy your monthly expenses from line 22 above. \$176.85 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 106J Record # 753098

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Christine	Marie	Medina		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States  Case Number	Bankruptcy Court for the	he : <u>NORTHERN</u> District of	ILLINOIS (State)		
Odde Humber					

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT	ttorney to help you fill out bankruptcy forms?	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration,	
and	Signature (Official Form 119).	
	summary and schedules filed with this declaration and that they are true	
757 CHITISTINE MATTE MECHTA	*	
12/20/2017		
Signature of Deptor 1	Signature of Debtor 2	
and correct.  /s/ Christine Marie Medina	summary and schedules filed with this declaration and that they are true  Signature of Debtor 2	

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			ocament r
Fill in this in	nformation to identif	y your case:	
Debtor 1	Christine	Marie	Medina
	First Name	Middle Name	Last Name
Debtor 2	<del></del>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	s Bankruptcy Court for th	e : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	·r		_
(If known)			

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

name and case number (if known). Answer every question.								
Part 1: Give Details About Your Marital Status and Whe	re You Lived Before							
01. What is your current marital status?								
☐Married								
Not married	_							
— Not married								
02 During the last 3 years, have you lived anywhere othe	r than where you live no	N?						
No.								
Yes. List all of the places you lived in the last 3 years	s. Do not include where y	ou live now.						
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
	lived there		lived there					
FFGT W COD I DI	EDOM 00/0045 T-	☐ Same as Debtor 1	Same as Debtor 1					
5537 W 63Rd PI	FROM 06/2015 To							
Chicago IL 60638-5608	09/2015							
		П						
2425 C. Springfield Ave	FDOM 40/4000 To	Same as Debtor 1	Same as Debtor 1					
2435 S Springfield Ave	FROM 10/1990 To							
Chicago IL 60623-3723	05/2015							
02 100 100 100 100 100 100 100 100 100 1								
03 Within the last 8 years, did you ever live with a spouse (Community property states and territories include Ar								
Texas, Washington, and Wisconsin.)								
■ No.								
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								
Explain the Sources of Your Income								

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Marie

Medina Debtor 1 Christine Case Number (if known) Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. □ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions Check all that apply (before deductions and exclusions) and exclusions) Wages, commissions, From January 1 of current year Wages, commissions, \$60,820 bonuses, tips bonuses, tips until the date you filed for Operating a business Operating a business Wages, commissions, \$61,230 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, \$56,486 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business  $^{05}$  Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery No Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions Describe below. (before deductions and exclusions) and exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Marie

Christine Medina Debtor 1 Case Number (if known) Middle Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and Dates of Total amount paid Amount you still Was this payment payments \$ 28,056 Regional Acceptance CO 765 Ela ☐ Mortgage Monthly \$ 1,884 R D Suite 205 Lake Zurich IL Credit card 60004 Loan repayment Suppliers or vendors Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Amount you still Dates of **Total amount** Reason for this payment payment paid Include creditor's name Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Medina

Case Number (if known) Middle Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. □ No. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Cavalry Spv I Llc VS Christine Medina **Debt Collection** Circuit Court of Cook County, Illinois On appeal CASE NUMBER#16M1-118205 Concluded Pending Speedy Cash Illinois Inc VS Christine **Debt Collection** Circuit Court of Cook County, Illinois On appeal Concluded CASE NUMBER#17M1100124 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property October 2017 \$4,000 Exeter Finance 2003 Honda Elantra (See Schedule E/F) Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. List Certain Gifts and Contributions Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift.

Christine

Marie

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Page 46 of 69 Document Christine Marie Medina Case Number (if known) First Name Middle Name Last Name List Certain Losses Part 6: Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.  $\prod$  No. Yes. Fill in the details Party Contact Info Description and value of any property Date Amount of transferred payment or payment Geraci Law L.L.C. Payment/Value: \$4,000.00: \$90.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. Party Contact Info Description and value of any property Date Amount of transferred payment or payment Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift.

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Christine Marie Medina Case Number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was instrument closed, sold, closing or transfer moved, or Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do vou still have 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value Give Details About Environmental Information Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice

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			Carrionic	1 ago 10 of <b>00</b>	
Debtor 1	Christine	Marie	Medina	Case Number (if known)	
	First Name	Middle Name	Last Name		

26	Have you been a party in any judicial or adnorders.	ninistrative proceeding under any enviro	nmental law? Include settlements and	
	No.			
	Yes. Fill in the details.	Court or agency	Nature of the case	Status of the case
Pa	Give Details About Your Business or C	Connections to Any Business		
27	Within 4 years before you filed for bankrupt business?  A sole proprietor or self-employed in A member of a limited liability comparate A partner in a partnership  An officer, director, or managing execution An owner of at least 5% of the voting No. None of the above applies. Go to Paragonal Yes. Check all that apply above and fill in	a trade, profession, or other activity, eith any (LLC) or limited liability partnership ( cutive of a corporation or equity securities of a corporation	er full-time or part-time	
28 Pa	Within 2 years before you filed for bankrupt financial institutions, creditors, or other par  No.  Yes. Fill in the details.		inyone about your business? Include all	
1	have read the answers on this Statement of the answers are true and correct. I understan property by fraud in connection with a bankry or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	d that making a false statement, conceali uptcy case can result in fines up to \$250,	ng property, or obtaining money or	
	🗶 /s/ Christine Marie Medina	×		
	Signature of Debtor 1 12/20/2017	Signature of De	otor 2	
	Did you attach additional pages to <i>Your State</i> No  Yes  Did you pay or agree to pay someone who is			
	No Yes. Name of person		Attach the Bankruptcy Petition Preparer's  Declaration, and Signature (C	

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B2030 (Form 2030) (12/15)

Date

## United States Bankruptcy Court

	NORTHERN DISTR	ICT OF ILLINOIS	SEASTERN DIVISIO	DN
[n	re			
Ch	ristine Marie Medina / Debtor		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE OF COM	IPENSATION OF A	ATTORNEY FOR DEF	RTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) mpensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contempts.	), I certify that I am the petition in bankrup	the attorney for the above	e named debtor(s) and that to me, for services
	For legal services, I have agreed to accept	\$4,000.00		
	Prior to the filing of this statement I have received	\$90.00		
	Balance Due	\$3,910.00		
2.	The source of the compensation paid to me was:			
	Debtor(s) Other: (specify)			
3.	The source of compensation to be paid to me is:			
	Debtor(s) Other: (specify)			
4.	I have not agreed to share the above-disclosed compe of my law firm.	ensation with any oth	ner person unless they ar	e members and associates
	I have agreed to share the above-disclosed compensation of my law firm. A copy of the agreement, together wattached.	_	•	
5.	In return for the above-disclosed fee, I have agreed to rend case, including:	ler legal service for a	all aspects of the bankrup	otcy
	<ul> <li>Analysis of the debtor's financial situation, and render bankruptcy;</li> </ul>	ering advice to the de	ebtor in determining who	ether to file a petition in
	b. Preparation and filing of any petition, schedules, state	ements of affairs and	plan which may be requ	uired;
	c. Representation of the debtor at the meeting of credito	ors and confirmation	hearing, and any adjourn	ned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee of	does not include the	following service:	
		ERTIFICATION		
	I certify that the foregoing is a complete s payment to me for representation of the debto			Dr
	Date: 12/27/2017 /	s/ Christine Michell	le Kuhlman	

753098 Page 1 of 1 Record #

Signature of Attorney

Geraci Law L.L.C. Name of law firm

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National Headquerters: 155 En Wonroe Street #3400 Chicago, IL 60603

1-866-925-1313 www.imbtapes.com

Desc Main



Date: 12/20/2017

Consultation Attorney: FCH

Record #: 753-098

Attorney Retainer Agreement Chapter 13	
The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any	
"Court-Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that	
conflict with it are null and void. Lauree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$ or the fee stated	in
the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more.	
More than 1 attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci Law Website.	
FEES: This does NOT INCLLIDE court filing cost of \$310, credit counseling or financial management classes. Any amount not paid by the	<b>;</b>
prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my attorneys may apply to the	
gourt for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-	-
\$450/br, if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or appeals. Fees are flat lees	3"
and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's	
expositing account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the matries. In this contrar	ct
is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or breach this contract I agree	Э
to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Cilent	
Protection/c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as filling fees of court costs, and	nd
authorize-my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filled	
Attorney fees and costs get paid before my creditors before mortgage arrears, and venicles scheduled to be paid in the plan, start	
cotting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fees are paid, then the vehicles	Я
gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney tees were not first. RESULT: If I tall to complete the plan, I	l
may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan.	
Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustee	
and to the Benkruptov Court and my creditors, in a filed amendment and obtain authority to keep them of pay those claims to the Hustee.	
PIAN: My estimated payment is \$115/505 per month for 15/40 months based on the information i have provided, including incomi	ıe,
exposes assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors	
aculd chicat to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and study it before signing it so	) [
know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question	
TAX REFLINDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will be	ulli
over refunds, additional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan payme	жи
may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically	
advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds,	nde
workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the fun	Jus
into my Chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CASE	
Plan payment includes all debts I list, unless plan states otherwise: I may be paying some creditors directly. My plan payment does	est
NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest the condo fees are already and interest the condo fees are already and include including any tayes or HOA fees as long as the	,,,,
unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the	
property is in my name; other student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and if I don't pa	v
Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and it is don't part them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly	,
them directly they will be even larger at the end of the plant, so thave been told about this and t will dear with the student leans in the plant, so thave been told about this and t will dear with the student leans in the plant, so thave been told about this and t will dear with the student leans in the plant, so that a plant is and t will dear with the student leans in the plant, so that a plant is and t will dear with the student leans in the plant, so that a plant is and t will dear with the student leans in the plant is and t will dear with the student leans in the plant is and t will dear with the student leans in the plant is and t will dear with the student leans in the plant is and t will dear with the student leans in the plant is and t will dear with the student leans in the plant is and the student leans in the student l	
Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.	
x Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you	in
state court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is	j
closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends.	
Abanasa effective Learnest transfer any property or incur any credit or debt without the express permission of my attorney or tile Col	urt
and boust make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.	
x No Discharge If I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current	t in
DSQ or mortgage payments, or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet.	
$M_{i}$ $H$ $M_{i}$ $M_{i}$	
X (Light Medina (Debtor) X (Joint Debtor)	
01-06	
Attorney for the Debtor(s) Representing Geraci Law L. C. rev 171129	
Attorney for the Debtor(s) Representing Geraci Law L.L.C. rev 1/1129	

## UNITED STATES BANKRUPT OF STATES BANKRUPT BANKRUPT OF STATES BANKRUPT BA

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

PFG Rec# 753-098

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



CARA Page 1 of 6

- Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Mair 3. Personally review with the debtor and signature control of the control of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

**PFG Rec# 753-098** CARA Page 2 of 6

- Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Mair 2. Inform the debtor that the debtor from the penticual age, 53th 62se of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



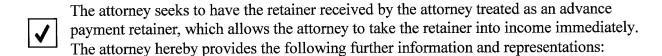
CARA Page 3 of 6

# Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



CARA Page 4 of 6

- Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main (d) Any portion of the retainer that is the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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#### Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main F. ALLOWANCE AND PAYMENTUOIS ATTORNOGYS DEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received	,\$ 90	
toward the flat fee, leaving a balance due of \$3,910	; and \$310	for expenses
leaving a balance due for the filing fee of \$ _ 0		

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 12/20/17

Signed:

Christine Medisa

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

# Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main CHAPTER 13 PLAN ACHNOWLEDGMENT

I, <u><i>(Mr</i></u> attorne	1 <u>Sfire</u> Medina, here	eby acknowledge tha	t I have reviewed my C	hapter 13 plan with my
The tot This ar	tal amount to be paid to the Trus mount may change depending o puired to turn over some or all of	stee is \$ <u>25,350</u> . I w n the claims filed, an	ill pay \$ <u>\75/50</u> 5per mon d the total amount I am	th for at least <u>/5/45</u> months. required to pay will increase if
Any sc	heduled increases are as follow	s:	. 44	4 P 44 4
This in	cludes:			
1.	These vehicles:	***		
2.	These other secured debts:			
3.	Tax debt of \$	Support debt of \$_	Mortga	age arrears of \$
4.	Other: Student Ioan	<u>S</u>		
	I pay all mortgage payme	ents directly every mo	inth. OR	
	My mortgage payments a	are included in my pla	ın payment.	
∠ (Lin) must s	Plan payments start with net it aside and send it to the Tru	ny first paycheck afte stee.	r filing. If the payment is	s not deducted from my check,
All of ı	my debts are being paid in my	Chapter 13 except	the following that I an	n paying direct:
(	The following vehicle(s): _	2014 Dodge	Dart	
-	My student loans	PAYING	IN DEFERMENT	
	Other:			
OTHE	R TERMS			
	I understand that my attor yments and my case is dismisse een paid as much as they may	ed or converted befor	e those fees are paid, a	r creditors and if I fail to make any secured creditors will not
×an	I must pay the Trustee an	y non-exempt procee	eds I receive from any o	ause of action.
y receive	I will notify my attorneys it an inheritance, or otherwise be			
$\times$ $\bigcirc$	I must be signed up for cl	ient corner and textin	g so my attorneys can	communicate with me.
L COR	I will notify my attorneys it	f I move, change my	phone number or chan	ge or lose my job.
✓ The True  The True  Yell  Yel	I must provide my attorne ustee unless my attorney specifi			will turn over my tax refund to irred to do so.
Other:				
			4 3 <sup>2 - 2</sup> 11 - 12 - 12 - 12 - 12 - 12 - 12	
× Ch	vietire Median	) x		Date:
	For Geraci La	w: x CM	netall	Date: 12/2017

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christine Marie Medina / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/20/2017 /s/ Christine Marie Medina

**Christine Marie Medina** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 753098 B 201A (Form 201A) (11/11) Page 1 of 2

#### Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Christine Marie Medina / Debto

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Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/20/2017	/s/ Christine Marie Medina		
	Christine Marie Medina		
Dated: 12/27/2017	/s/ Christine Michelle Kuhlman		
Dated: 12/21/2011			

Attorney: Christine Michelle Kuhlman

753098 Form B 201A. Notice to Consumer Debtor(s) Record # Page 2 of 2 Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main Document Page 61 of 69

-	Christine irst Name	Marie Middle Name	Medina Last Name	Case Number (if known	)
Part 6:	Answer These Question	s for Reporting Purposes			
16. What you h	kind of debts do ave?	as "incurred by  No. Go to Yes. Go to  16b. Are your det money for a bu  No. Go to	v an individual primarily for a  line 16b. b line 17.  ots primarily business de usiness or investment or thro line 16c. b line 17.	ebts? Consumer debts are defined in personal, family, or household purpose the personal purpo	rou incurred to obtain
Chapi Do yo any e exclu admir are pa availa	ou filing under ter 7?  ou estimate that after xempt property is ded and nistrative expenses aid that funds will be tible for distribution secured creditors?	Yes. I am filing	filing under Chapter 7. Go to g under Chapter 7. Do you e ative expenses are paid that	line 18. stimate that after any exempt property funds will be available to distribute to	is excluded and unsecured creditors?
	nany creditors do stimate that you	■ 1-49 □ 50-99 □ 100-199 □ 200-999	5,00	00-5,000 01-10,000 001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	much do you ate your assets to orth?	\$0-\$50,000 \$50,001-\$100,001 \$100,001-\$500 \$500,001-\$1 m	000	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
	nuch do you ate your liabilities ? Sign Below	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
	Jigii Delow	I have examined this	petition, and I declare under	penalty of perjury that the information	n provided is true and
-or you		of title 11, United Staunder Chapter 7.  If no attorney represe this document, I have I request relief in acc I understand making with a bankruptcy ca: 18 U.S.C. §§ 152, 13	ents me and I did not pay or a obtained and read the notice ordance with the chapter of the a faise statement, concealings can result in fines up to \$2	re that I may proceed, if eligible, under elief available under each chapter, an agree to pay someone who is not an agree to pay 11 U.S.C. § 342(b). itle 11, United States Code, specified g property, or obtaining money or property, or obtaining money or property, or obtaining money or property.	d I choose to proceed attorney to help me fill out in this petition. perty by fraud in connection years, or both.

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Debtor 1         Christine         Marie         Medina           First Name         Middle Name         Last Name           Debtor 2         (Spouse, if filing)         First Name         Middle Name           United States Bankruptcy Court for the :NORTHERN	Fill in this information to identify your case:
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Debtor 1 Christine Marie Medina
(Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	First Name Middle Name Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)	
(State)	(Spouse, if filing) First Name Middle Name Last Name

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to	o help you fill out bankrupto	cy forms?
Yes. Name of Person	<u>·</u>	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary correct.	/ and schedules filed with th	his declaration and that they are true and
* Christine Medira Signature of Debtor 1	Signature of Debtor 2	
Date : 12,20/2017 MM / DD / YYYY	DateMM / DD / YY	<del>yy</del>
Signature of Debtor 1  Date : 12,20/2017	Date	<del></del>

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Case Number (if known)

Medina

Last Name

Part 11: Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?  $\square$  A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of periury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. \* Christine Medina
Signature of Debtor 1 Date 12/20/2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person \_\_\_\_\_ Attach the Bankruptcy Petition Preparer's Notice,

Debtor 1

Christine

First Name

Marie

Declaration, and Signature (Official Form 119).

ebtor 1	Case 2	L7-38160 Marie	Doc 1	Filed 12/28/17  Decument	Entered 12/28/17 11:09:37 Page 64 @f 60 lber (if known)	Desc Main
	First Name	Middle Name	1	Last Name	Tage 0-rage subbler (ii known)	
Part 2	List Your Unex	pired Personal Pro	perty Leases			
or any	unexpired personal	property lease th	at you listed i	in Schedule G: Executory C	ontracts and Unexpired Leases (Official Form 10	5G),
					that are still in effect; the lease period has not ye	et
ended. `	You may seeumo an					
	Tod may assume an	unexpirea persor	nai property le	ease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	
	cribe your unexpired	gagar <b>W</b> illiam		ease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	Will the lease be assumed?
Des		gagar <b>W</b> illiam		ease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	Will the lease be assumed?  ☐ No
Des	cribe your unexpired	l personal proper		ease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	
Less	cribe your unexpired sor's name: cription of leased	l personal proper		ease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	□ No
Less	cribe your unexpired	l personal proper		ease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	□ No
Des Less Dese prop	cribe your unexpired sor's name: cription of leased	l personal proper		ease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	□ No

property:	
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.	any
* Christine Medina * Signature of Debtor 1  Signature of Debtor 2	
Date Dated: 12 / 20 /20   Date   MM / DD / YYYY	

property:

Lessor's name:

Description of leased

□No Yes

### Case 17-38160 Doc 1 Filed 12/28/17 Entered 12/28/17 11:09:37 Desc Main DISCLAIMER Deptors have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case.

  (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director)

  (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit,
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

S HIEG IN COURT AND WE HAVE TO READ, CH	ECK, & MAKE SURE OUR PETITION IS ACCURATED!!!	
Dated: <u> </u>	Christine Medisa	X Date & Sign
	Christine Marie Medina	

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Christine Marie Medina / Debtor

In re

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12 120 12017

Christine Medina

X Date & Sign

Record # 753098

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor '	Christine	Marie	Medina	Case Number (if known)		
	First Name	Middle Name	Last Name	odse Ndinber (ii known)		<del></del>
				Column A	Column B	
				Debtor 1	Debtor 2 or	
					non-filing spouse	
	mployment compens			\$0.00	\$0.00	
und	er the Social Security	you contend that the amount Act. Instead, list it here:	t received was a benefit	-		
For	you					
For	your spouse					
		_				
9. Per ben	<b>sion or retirement in</b> efit under the Social S	<b>come.</b> Do not include any am security Act.	ount received that was a	\$0.00	\$0.00	
10. <b>inc</b> e	ome from all other so	urces not listed above. Spec	cify the source and amount	<del></del>	40.00	
Do	not include any benefit	ts received under the Social S , a crime against humanity, o	Security Act or navments received			
terre	orism. If necessary, lis	t other sources on a separate	page and put the total on line 10c.			
10a.				\$0.00	\$ 0.00	
10b.				\$ 0.00	\$0.00	
10c.	Total amounts from se	eparate pages, if any.		\$0.00	\$0.00	
11. Cale	culate your total curre	ent monthly income. Add line	es 2 through 10 for each	6F 240 67		<del></del>
colu	mn. Then add the tota	il for Column A to the total for	Column B.	<b>\$5,346.67</b> +	\$0.00 =	\$5,346.67
Part 2	Determine Whe	ther the Means Test Applies to	o You			
12. <b>Cal</b> c	ulate your current m	onthly income for the year.	follow these steps:			_
12a.			11	Copy line 11 here	12a.	\$5,346.67
	Multiply by 12 (the n	number of months in a year).				x 12
12b.	The result is your ar	nnual income for this part of the	ne form.		12b.	\$64,160.04
13. <b>Cal</b> o	ulate the median fam	ily income that applies to yo	ou. Follow these steps:		<b>*************************************</b>	׫·········
			var i onom triese steps.			
Filli	n the state in which yo	u live.	IL			
Filli	n the number of people	e in your household.	1			
Fill i	n the median family ind nd a list of applicable :	come for your state and size median income amounts, go	of householdor household. on the se	anarato	13.	\$51,317.00
instr	uctions for this form. T	his list may also be available	at the bankruptcy clerk's office.	eparate		
44 11		_				
	do the lines compare					
14a.	Line 12b is less the	an or equal to line 13. On the	top of page 1, check box 1, There is	no presumption of abuse.		
14b.	x Line 12b is more to	han line 13. On the top of paç Il out Form 122A-2.	ge 1, check box 2, The presumption o	f abuse is determined by Form 12:	2A-2.	
Part 3	Sign Below					
	By signing here, I de	eclare under penalty of periun	that the information on this statemen	t and in any attachments is true ar	nd correct	
	11 1.	10.4 1 10.0 11	^	and in any diadomnomo to true at	ia correct.	
	Mustre	Mare Med	era			
	Ch	ristine Marie Medina				
	10					
	Date:: <u>/</u> /	<u>  20 </u> /2017				
	If you checked line 1	4a, do NOT fill out or file For	n 122A-2.			o Aggeographic
		4b, fill out Form 122A-2 and t				All Androne

Filed 12/28/17 Case 17-38160 Doc 1 Entered 12/28/17 11:09:37 Desc Main Page 68 of 69 Document Christine Debtor 1 Marie Medina Case Number (if known) Middle Name 41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form. x .25 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(l) Copy here 🔿 Multiply line 41a by 0.25 42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt. Check the box that applies: Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5. Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5. Part 4: **Give Details About Special Circumstances** 43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B). X No. Go to Part 5. Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25. You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments. Give a detailed explanation of the special circumstances Average monthly expense or income adjustment Part 5: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Official Form 122A-2

Record # 753098

Date: Dated: 12 126 12017

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Form B 201A, Notice to Consumer Debtor(s)

In re Christine Marie Medina / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: // 1/20 /2017

Christine Mary &

Christine Marie Medina

X Date & Sign

Dated: 12 / 20 /2017

Attorney: Chrishne Kuhlman